



UGANDA MANAGEMENT INSTITUTE

**THE CONTRIBUTION OF SOCIAL CASH TRANSFERS ON THE LIVELIHOOD
OF VULNERABLE HOUSEHOLDS IN KIBOGA DISTRICT, UGANDA**

By

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DECLARATION

I, **Vivienne Najjemba M.** solemnly declare that to the best of my knowledge, this study is my original work and has never been submitted anywhere for any award in a university or other institutions of higher learning.

SIGNED:

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APPROVAL

This serves to verify that this study has been carried out under my supervision and has been submitted for examination with my approval.

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DEDICATION

This work is dedicated to my best friend, my husband Richard K. Musabe and to my sunshine Eli N. Musabe who have been and still remain the reason I still run after my dreams to this day; even that of this piece of work!

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With immeasurable gratitude, Glory be to the Most High God without whom all this would be NOTHING! I stand in awe of You!

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ACRONYMS

MGLSG Ministry of Gender, Labour and Social Development

SAGE Social Assistance Grant for Empowerment

PWDs Persons with Disabilities

OVC Orphans and vulnerable Children

SCG Senior Citizen Grant

VFSG Vulnerable Family Support Grant

SPSS Statistical Package for Social Sciences

ESP Expanding Social Protection

CDO Community Development Officer

NSSF National Social Security Fund

UPE Universal Primary Education

NAADS National Agricultural Advisory Services

PMA Plan for Modernisation of Agriculture

MoFPED Ministry of Finance, Planning and economic Development

ABSTRACT

The purpose of this study was to assess the contribution of social cash transfers on the livelihood of vulnerable households in Kiboga District. The specific objectives of the study were: - study aims at achieving the following objectives: To determine the contribution of target of social cash transfers on livelihood of vulnerable households in Kiboga District; To examine how accessibility of social cash transfers contributes to the livelihood of vulnerable households in Kiboga District; and to establish how delivery of the social cash transfers contributes to livelihood of the vulnerable households in Kiboga District. The study used a cross-sectional survey design, engaging both qualitative and quantitative data collection approaches to address the research problem. Both simple random and purposive sampling was used to select the respondents. The population size was 3859, with a sample of 374 respondents selected. Data was analyzed using descriptive and inferential statistics and presented in tabular form. Findings discovered that target, accessibility and delivery of social cash transfers all had a positive and statistically significant relationship with delivery coming out as the strongest of all variables that contributed to livelihood of vulnerable households. The study findings pointed out that there were some inclusion and exclusion errors, poor road networks and fraud in the implementation of the project. Therefore, it is recommended that Government should come up with proper systems to assist on citizens' birth and death registrations for better planning and errors reduction. Accessibility to social cash transfers needs to be explored more to reduce the cost of access. Systems should also be put in place to curb the leakages that are involved in the delivery of the social cash transfers.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

Over 1.2 billion people worldwide live on less than \$1 a day. An estimated 900 million people will still be living in poverty even if the Millennium Development Goals are reached (UNICEF, 2011). To curb this situation, ILO (2009) points out that a social protection floor consisting of a basic package of social transfers is critical to mitigate the poverty and welfare fall-out of the crisis, while at the same time providing a significant stimulus to the economy.

This study assessed the contribution of social cash transfers--one of the forms of social protection, on livelihood of vulnerable households in Kiboga District. Livelihood was considered the dependent variable, whereas social cash transfers the independent variable. The current chapter comprises of the background, problem statement, purpose, objectives, significance, justification and scope of the study.

1.1 Background of the study

1.1.1 Historical Background

Traditionally, social protection was not common until the late 19th and early 20th centuries where it was used in the European welfare state and other parts of the developed world, to maintain a certain living standard, and address transient poverty (UNRISD, 2010). This is contrary to the African forms of social protection which were based on the traditional extended African family and the clan (Barya, 2011).

In this regard, protection depended upon the social structure of a particular community. The structure was defined by, for instance, whether the members of the community were settled

agriculturalists or pastoralists or, whether they were organized in a state or not. Although some societies were more centralized than others, with some having fairly developed state systems, they relied on family, clan or communal systems for ensuring social protection for all generations, for children, the sick, the disabled and the very old (Barya, 2011).

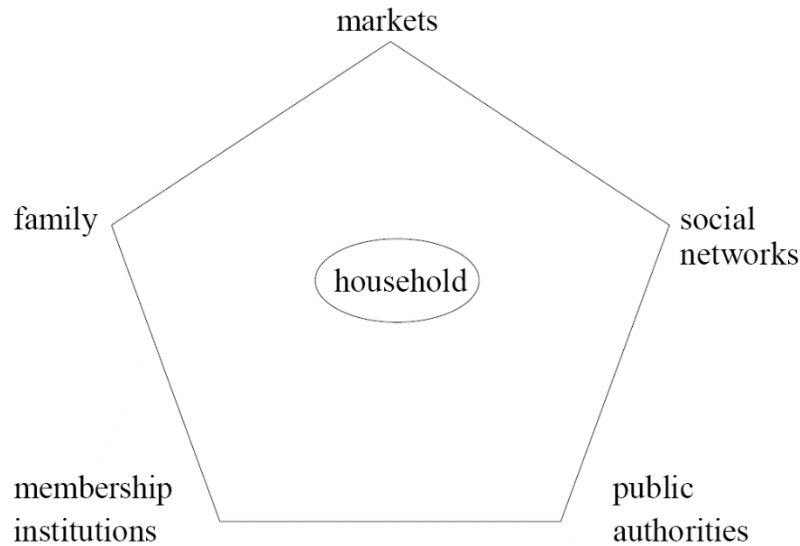
In Uganda today, however, a non-contributory defined benefit pension scheme for permanent public servants and a provident fund for private sector employees and non-pensionable public servants including employees of parastatals has been put in place. The provident fund is a compulsory savings scheme based on earnings-related contributions by workers and their employers, termed as the National Social Security Fund (NSSF). These currently existing social protection strategies totally ignore those groups of people that do not fall under either public servants or the employed and yet susceptible to poverty.

In 2007, the Ministry of Gender, Labour and Economic Development took the lead in developing and implementing a social transfer scheme to provide a more coordinated response in supporting vulnerable people to manage the shocks and risks. The intent behind the scheme was to provide social cash transfers to help them mitigate drivers of chronic poverty. However, the contribution of social cash transfers to the livelihood of the vulnerable households in Kiboga District still needs to be examined.

1.1.2 Theoretical Background

This study considered or utilized Chris de Neubourg's Welfare Pentagon (2002), which presents the five (markets, family, social networks, membership institutions and public authorities) core institutions that households use to satisfy current and future needs in a given society. Households use the institutions of the Welfare Pentagon in their survival strategy to generate income and level of consumption. In this study we majored on the public authorities who consist of the state functions through which the government can deal with livelihood of households

through various public state arrangements, which may include, pensions, child benefits, maternity benefits, social assistance, unemployment insurance, other forms of insurance, and policies.



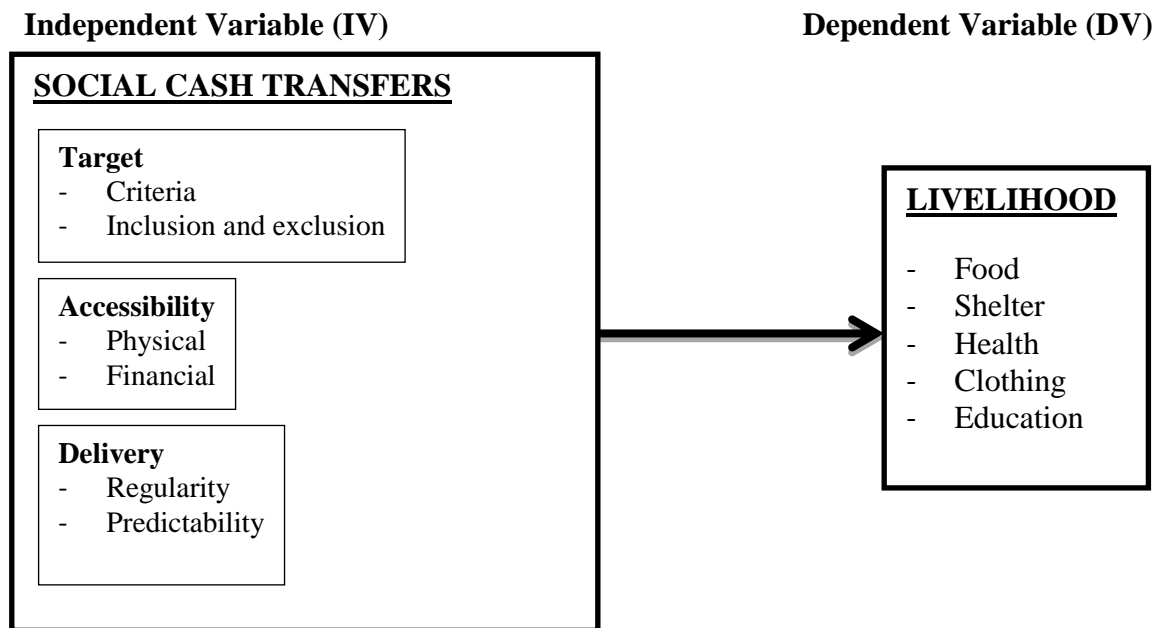
Source: *Chris de Neubourg (2002)*

Figure 1: The Welfare Pentagon

The government initiative of social cash transfers comes following a call by the ILO World Commission on the social dimension of globalization, for a global commitment to deal with social and economic insecurity as a necessary condition to provide legitimacy to the globalization process (ILO, 2004). It advocates for a certain minimum level of social protection that needs to be accepted and undisputed as part of the socio-economic floor of the global economy.

Therefore, in relation to the study, the public authorities allow for provision of social cash transfers by the government in order to improve on the poverty levels of their vulnerable population.

1.1.3 Conceptual Background



Source: Adopted from Chamber and Conway (1991) and modified by the researcher

Figure 2: Conceptual Framework illustrating the contribution of social cash transfers on livelihood

In this study, social cash transfers and livelihood constituted the key variables of the study. Social cash transfers were operationalized as target, accessibility and delivery.

Target is the particular group of people selected out of the population to receive the social cash transfers because of their varying characteristics. Target was broken down into criteria and inclusion and exclusion. Shepherd, (2008), notes that targeting is the tool recognised for ensuring that social cash transfers are progressive and result in some redistribution of income opportunities for the poorest households. It is believed that this income steadily contributes to their livelihood through enabling them to access their basic needs.

Accessibility denotes how easily the beneficiaries can get their social cash transfers. It was operationalized as physical and financial accessibility of the social cash transfer. Physical barriers to access determine a physical difficulty or impossibility of collecting the cash transfer

(Barca et al, 2010) for instance, distance, queues and congestion and physical vulnerability of the beneficiary. Financial barriers to accessibility are the transport costs to collect the transfer, any form of in-kind payments to agents or alternative recipients and any other costs that may be involved. All these pause as a hindrance to the social cash transfers and may result into their ineffectiveness in improving livelihood of vulnerable households.

Delivery is the supply or provision of something (Oxford English Dictionary 2002). Delivery is the act of getting the cash transfer to the recipient or beneficiary. It was broken down to regularity and predictability of the social cash transfer. Regularity relates to the capacity of a transfer to cater to a recipient's space, time and budget needs (Barca et al, 2010) while a predictable transfer aids recipients considerably as it allows for household budgeting – an essential issue for the poorest and most vulnerable households who often only have access to unreliable income sources (Rutherford, 2009). Regular and predictable social transfers are obviously useful for households with regular expenditures such as buying food, which when afforded can impact on their livelihood.

Chamber and Conway (1991), define livelihood as adequate stocks and flows of food and cash to meet basic needs. They further stressed that livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. For the study, livelihood was defined as a person's manner of living; simply termed as food, shelter, education, clothing and health.

1.1.4 Contextual Background

Poverty reduction has been a major issue of concern amongst countries which have large proportions of their citizens under the poverty line. For instance, poverty levels in Kiboga

district stand at 3.4% of the population below the poverty line, with a 1.2 gap to reach the poverty line as compared to the national figures 24.5% and 6.8 respectively (UNHS 2009/10). Most of the strategies such as UPE, the removal of cost sharing in public health facilities, micro-finance development, and implementation of the Plan for Modernisation of Agriculture (PMA), to reduce poverty have aimed at providing economic opportunities to help poor households improve their own welfare. (MGLSD, 2006)

The increasing interest in the conceptual ideas found in sustainable livelihoods approaches have seen a shift in development practice away from a specific focus on agriculture to a broader concern with rural livelihoods more generally (MoFPED, 2005). In this regard, the government has experimented with several mechanisms of which some are direct and others are indirect. For instance schemes which were code named “entandikwa” meaning capital to start with for the poor; this was implemented and its success to lift people up above the poverty line is not ascertained. This was followed “Bonna-bagagawale” (prosperity for all program) where government lends to the poor at marginal or zero interest rates. While this is a lending program, given that the funds lent attract zero interest rates, this could as well be considered a cash transfer.

The most recent initiative was in 2010 by the Government of Uganda with support from Irish Aid, UNICEF and UKaid are implementing a direct income support pilot project in 14 Districts called Social Assistance Grant for Empowerment (SAGE). The project gives UGX24, 000 per month to elderly 65 years+ and selected vulnerable households, with the intention of supporting a foundation on which they can build their lives.

This project is implemented under the Ministry of Gender, Labour and Social Development Social protection Directorate to pilot the use of a regular cash transfer as a social protection instrument which has the dual purpose of promoting escape from chronic poverty and

preventing those in poverty from sinking into deeper poverty. The project will run for 5 years as a pilot, intended to benefit 600,000 people and 75,000 households. Benefits of such a scheme are expected to reach the most vulnerable households, including those living with children, elderly, chronically ill, and disabled persons. Since no study has been done in Kiboga to evaluate the contribution of these social cash transfers, this formed the basis of the research.

1.2 Problem statement

Social cash transfers are given to the vulnerable individuals or households with an aim of providing a foundation on which they start to build productive livelihoods. Vulnerable households need a minimum level of income security before they can begin to prosper (ESP, 2013).

Government of Uganda has implemented various programmes and schemes all geared towards eradicating poverty (MoFPED, 2005). Among others ‘entaandiikwa’, ‘bonna-ba ggaggawale’, PMA, UPE, NAADS and more currently Social Assistance Grant for Empowerment (SAGE) . Regardless of this effort, the population in Kiboga district still experiences significant levels of poverty and lack access to basic necessities.

This may further lead the elderly and vulnerable groups to be trapped and sink into deeper poverty, increase dependency on government and jeopardize realization of Millennium Development Goals (MGDs). This study therefore, assessed the contribution of social cash transfers on the livelihood of vulnerable households in Kiboga district.

1.3 Purpose of the study

The purpose of this study was to assess the contribution of social cash transfers on the livelihood of the vulnerable households in Kiboga District.

1.4 Objectives of the study

The study aims at achieving the following objectives:

1. To determine the contribution of target of social cash transfers on the livelihood of vulnerable households in Kiboga District.
2. To examine the contribution of accessibility of social cash transfers on the livelihood of vulnerable households in Kiboga District.
3. To establish the contribution of delivery of the social cash transfers on the livelihood of the vulnerable households in Kiboga District.

1.5 Research questions

1. How does target of social cash transfers contribute to livelihood of vulnerable households in Kiboga District?
2. How does accessibility of social cash transfers contribute to the livelihood of vulnerable households in Kiboga District?
3. How does delivery of social cash transfers contribute to the livelihood of vulnerable households in Kiboga District?

1.6 Hypotheses of the study

1. There is no contribution of target of social cash transfers to livelihood.
2. There is a positive contribution of accessibility of social cash transfers to livelihood.
3. There is a contribution of delivery of social cash transfers to livelihood.

1.7 Significance of the study

This study aimed at generating knowledge to assist social security policy makers, governments, development practitioners, academicians, and partners to know and appreciate what is involved in achieving an effective social protection system.

It is hoped that the findings will help to improve on understanding of how best cash transfer schemes can be adapted and made effective in order to impact positive change in the society. In addition, it will provide a foundation for programmers to identify gaps in the current social protection systems which will go a long way in helping to design strategies for better social protection implementation.

1.8 Justification of the study

The purpose of this study was to assess the contribution of social cash transfers on the livelihood of vulnerable households in Uganda. Although social protection policies have been identified in recent years as one potential approach for overcoming the multiple causes of persistent poverty and rising vulnerability in developing countries, it is not yet known the best approach to use in order to deal with it. Therefore, in this study the researcher assessed the contribution of one of the strategies—social cash transfers, among the vulnerable households.

1.9 Scope of the study

1.9.1 Content scope: The study emphasizes the grants; Senior Citizen Grant (SCG) and Vulnerable Family Support Grant (VFSG) and their attribute to livelihood among the vulnerable.

1.9.2 Geographical scope: The study was carried out in Kiboga District, Central Uganda. It was selected because it is among the 14 districts that were covered by the five year pilot project

called Social Assistance Grant for Empowerment (SAGE), which gives a cash handout of 24,000/= to the targeted beneficiaries.

1.9.3 Time scope: It considered beneficiaries that were enrolled into the programme from 2010-2013 because that is when the programme started in the district.

1.10 Operational definitions

Livelihood: Chamber and Conway (1991), define livelihood as adequate stocks and flows of food and cash to meet basic needs. In this study, livelihood is defined as a person's manner of living following the receiving of this cash for a long period of time, in terms of shelter, food, clothing, health and education.

Chronic Poverty: The study agrees with Hulme, Moore & Shepherd (2001), who defines it as poverty experienced over many years, often over their entire lives, and commonly passed on from one generation to another.

Vulnerability: MoFPED (2005) states that vulnerability takes the form of the disruption of the household membership, often due to the illness or death of a member. This study will define vulnerability as a situation where someone has no support and can be hit by poverty if no support comes in.

Vulnerable families: Vulnerable families are defined as households with high numbers of people who cannot work (such as children, the elderly and people with severe disabilities) and few able bodied adults (Synovate 2011).

Household: A group of people or an individual that eat from one cooking pot and living together.

Social Protection: According to ILO, (2004) social protection means policies which ensure that all people have adequate economic and social protection during unemployment, ill health, maternity, child rearing, widowhood, disability and old age, by means of contributory schemes for providing for their basic needs. This will be the same definition used for the study.

Social cash transfers: Samson, Niekerk & Quene (2010) defines social transfers as regular, non-contributory payments of money provided by government or nongovernmental organisations to individuals or households, with the objective of decreasing chronic or shock-induced poverty, addressing social risk and reducing economic vulnerability. In this study, social cash transfers will simply be termed as the money given to the beneficiaries of the programme. It will be interchangeably used with social assistance, social grants and direct income support.

Elderly: Elderly are usually deemed to be those aged 60 and above and poverty studies have singled them out as one of the groups experiencing deprivation because of their stage in the lifecycle (World Bank, 2000). For this study we considered men and women aged 65 years and above

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents the theoretical, conceptual and actual review of the study. The theoretical review gives an insight of theories applicable to the study, the conceptual literature gives the various concepts on effective social cash transfers and alleviation of poverty and the contextual review gives the literature on social cash transfers and how they relate to alleviation of poverty

2.2 Theoretical Review

This study is supported by Chris de Neubourg's Welfare Pentagon (2002) which presents that, in order to be able to follow a particular income generating and consumption strategy, households and individuals need access to the relevant institutions of the welfare pentagon: family, markets, social networks, membership institutions and public authorities (*See Fig.1*). Even though historical and geographical appearances differ, these institutions are found in all societies across time and locations. The relevance of each institution and the exchanges between households and these institutions may differ by society and over time.

Given the inequalities in the initial capital endowments of individuals and households and provided that households and individuals differ in their possibilities to invest in financial, social and political capital, public authorities have decided to assist households in organizing social protection. They do so by using various social policy instruments including providing goods and services for free (or at low costs), regulating financing or producing insurance schemes, disbursing direct social cash transfers and many more. On this basis, the social cash transfers provided directly to households strengthen power to distribute costs more evenly over the

households; which presumably makes the burden less difficult to bear for households with fewer resources hence being in the command of their livelihood.

Therefore, this study investigated the contribution the social cash transfers had on livelihood among the vulnerable households.

2.3 Related literature by objectives

2.3.1. Target of social cash transfers and livelihood of vulnerable households

Few governments or donors are willing to transfer cash to entire populations, and prefer subsections of the population (Arnold, Conway, & Greenslade, 2011) and Son, (2008) contends that, many programmes are “targeted”, usually placing deprived areas, households or individuals in the cross-hairs. Slater & Farrington, (2009) held that targeting generates significant savings, contributes to reduction of poverty and inequality while Hurrell, Mertens & Pellerano, (2011) argues that when wrong people are excluded or included it leads to political, economic, and social consequences that damage both the programme and social cohesion.

The Participatory Poverty Assessment (PPAs) studies singled out the elderly as one of the groups worst hit by poverty and who are therefore chronically poor. Their summary report went on to show that chronic poverty as defined by the poor was a situation “*where one survives marginally*” and “*with problems that follow you*”, “*living hand to mouth*” and “*in perpetual need due to lack of basic necessities of life and the means of production*”. Other aspects included lack of social support, feelings of negativity, frustration and powerlessness because “one has no source of life (Kimberly, 2003). Synovate (2011) was in agreement that the elderly are ranked the most vulnerable by both the general public and stakeholders, orphans were ranked as the second most vulnerable and Persons with Disabilities are named as the third most vulnerable.

For this reason Krant (2001) justifies the need for safety-net measures to reduce vulnerability among these groups of people and it is also on such basis that the National OVC Strategic Plan (2010) identifies the need for “grants to vulnerable households”. Shepherd (2008) points out targeting as the tool recognized for cash transfers to progressively result into redistribution of income opportunities to these people who are bound to be hit by life shocks which will eventually pull them into poverty. Although, Appleton and Mackinnon (2006) points out that female widows are relatively likely to be poor, MoFPED 2005 found that the elderly (those over 60) are less likely to be poor than the average; others find the contrary. More analysis on this is needed.

However, McKennie & Woodruff, (2006) appreciate that all targeting methods are imperfect and result in exclusion errors (those who should but do not receive a transfer) and inclusion errors (those who should not receive the benefit but do), Son, (2008) further affirms that severely weakened targeting performance may result in large leakage of benefits to the non-poor and thus may endanger achieving the prime objective of the program. The scale of these errors and the balance between exclusion and inclusion is determined by the fit between the intended coverage level, the targeting method used, and the national poverty profile (Arnold, Conway, & Greenslade, 2011).

Much as the different scholars appraise target of cash transfers, with some arguing that they can go very wrong during targeting or if the process is abused. Therefore, agreeing that target affects the effectiveness of the programme but, none acknowledges how target directly contributes to the livelihood of the vulnerable households founding results on a particular case study.

2.3.2 Accessibility of social cash transfers and livelihood of vulnerable households

In recent years, pilot social cash transfers have been launched in an increasing number of Sub-Saharan African countries (IRC&RCM, 2007), adding new dimensions to the international evidence base (UNICEF, 2009). Part of the rationale for these projects was to facilitate a shift from food aid to cash aid in extremely vulnerable areas (Arnold, Conway, & Greenslade, 2011), following the argument that cash has the capacity to trigger a wider set of developmental outcomes, whilst also being easier and cheaper to deliver (Basset, 2008). Coady, Grosh & Hoddinott (2004) argue that there is extensive literature on various operational aspects of social cash transfers, including the complexity of targeting the poorest and most vulnerable households and building infrastructure that allows for accessibility of the transfer (Grosh, Ninno, Teslinc, & Oureghi, 2007).

Bukuluki & Watson (2012) found that targeted households may live in remote and marginalised areas with little access to cheap transportation which makes the time and cost of walking for hours to collect money can often be prohibitive (Barca et al, 2009), especially when transport costs are high relative to the transfer value or opportunity costs are high.

In Uganda, MTN Uganda has been contracted to make payments of SAGE grants through their MTN Mobile Money system. This has proved a highly cost effective and efficient way to make the payments to beneficiaries (ESP, 2013), who then withdraw their money from local Mobile Money Agents. Devereux & Vincent (2010) argue that, although some enhancements are required to make the payment process appropriate for beneficiaries, there are several advantages of this approach: it brings beneficiaries back into the financial system, it builds on existing infrastructure and it channels money through the local economy (Rutherford, 2009).

Physical accessibility is also affected by other factors, including the status of roads and seasonal disruptions. Barca et al (2010) adds that the possibility of queues and congestion at the pay-point itself where recipients may be required to wait for their turn – possibly exposed to harsh weather conditions or without sustenance (Bukuluki & Watson, 2012).

While social cash transfers often target older people, children, and people suffering from disease and living disability, age, illness and disability (Maluccio, 2010), and make it difficult for recipients to collect their transfer. IRC& RCM (2007) notes, more distant pay-points can be particularly challenging especially where transport connections are poor and solutions that involve nominating an alternative recipient can be effective but may be open to abuse in many cases.

Financially, recipients may be barred access because of the transport cost to collect the transfer (Barca et al, 2010), the cost of unofficial cash or in-kind payments (Devereux & Marshall, 2005) and the cost of acquiring necessary documentation/equipment to access the system.

However, it's evident that scholars have identified some challenges relating to programme implementation such as beneficiaries having to travel long distances, incurring high transport costs, to get to the nearest pay-point as well as limited network connectivity. But none has gone further to distinguish the contribution these challenges have on livelihoods of the vulnerable families.

Regardless, of all efforts put together and made right to ensure that the beneficiaries access their social cash transfers, the study findings shows that this has little impact on the livelihoods of vulnerable households.

2.3.3 Delivery of social cash transfers and livelihood of vulnerable households

Expanding Social Protection, (2013) notes that social cash transfers are a form of income support targeted towards very poor and vulnerable people. As a result, these social cash transfers can help trigger or enhance savings activity (Grosh, Ninno, Teslinc, & Oureghi, 2007). Kimberly (2003) says that, despite their very difficult situations, they manage to set aside a small amount from the transfers they received each month (Bukuluki & Watson, 2012). And Development Research Training (2009) asserts that this was either as savings or in the form of very small investments in physical assets which are important to the household- e.g. through purchase of livestock or a bicycle, fixing the roof of the house, or sending children to school, etc.

ESP, (2011) further points out that predictable social transfers provide beneficiaries with guaranteed and regular support, which allows them to take considered decisions, about how to use the transfer. Which Arnold, Conway, & Greenslade (2011) argues that they use to plan ahead, to invest, to save and to gain some control over their future, rather than remain a victim of circumstance. For that reason Basset (2008) cautions that in order to safeguard their predictability, social transfers require reliable, and therefore on-budget, resources.

This aspect of social transfers has raised many concerns amongst cash-strapped governments in southern Africa (Hurrell, Mertens, & Pellerano, 2011). Krant (2001) says some have even interpreted the desire of some donors to replace emergency humanitarian responses with predictable social transfers as a way for donors to extricate themselves from their commitments to assist countries in solving problems of poverty and hunger (Rook & Freeland, 2009). Therefore, Samson, Niekerk & Quene (2010) point out that this predictability allows the problem to be tackled in a structured, multi-annual and managed way using predictable social transfers, rather than having to rely on the preparation of annual appeals for assistance

(Kimberly, 2003) which are invariably under-funded, late in being delivered, and inappropriate or even damaging (Rook & Freeland, 2009).

The regularity and predictability of social cash transfers increases poor people's ability to cover their basic needs (ESP, 2013). They also protect poor people against shocks (MGLSD, 2006) which mean they are less likely to adopt damaging coping strategies (World Bank, 2000). However, protecting the livelihood asset base of poor people (UNRISD, 2010), and reinforcing employment opportunities is an important foundation for poverty alleviation linked to social protection programmes (ICRC & RCS, 2007).

It is commonly agreeable by different scholars that proper and planned delivery of cash transfers is a cornerstone to successful implementation of cash transfers if change is to be realised in a community. However, their emphasis is on general cash transfer delivery other than the contribution delivery has on livelihood of vulnerable households in any specified case study.

The findings of the study indicated a significantly positive relationship between social cash transfers and livelihood, implying that if delivered appropriately they can cause change. Although, Arnold, Conway & Greenslade (2011) is quick to note that direct transfers to households are not an alternative to improvements in basic services such as healthcare and education. Therefore, therefore if those are not addressed, the transformational change in livelihood may not be realised.

2.4 Summary of Literature Review

The literature reviewed covered the dimensions of social cash transfers as target, accessibility and regularity in relation to livelihood. According to the several authors and evaluations, it is

widely agreed that social cash transfers do support household consumption and so directly improve household welfare. However, the broader poverty reduction and development effects of social transfers are disputed by the several literature gaps. At the heart of these debates are disagreements about the balance between social development and economic development objectives and about the timeframes and levels over which we can expect cash transfer to achieve intended outcomes.

In addition, there was no case study applied to establish the contribution of social cash transfers to livelihood among vulnerable households. Therefore, based on these gaps the current study on the contribution of social cash transfers to the vulnerable households in Kiboga district was premised.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter presents and describes the research design, target population, sample size and selection, sampling techniques, methods of data collection, data collection instruments, quality control, validity and reliability, procedure of data collection, measurement of variables, data analysis, and ethical conduct.

3.2 Research Design

The research design used in the study was the cross-sectional survey design. This was selected because the study aims at collecting information from a large sample of respondents about the attitudes, concerns, preferences and practices (Amin, 2005) regarding contribution of social cash transfers to livelihood among the vulnerable households.

The study employed both qualitative and quantitative methods of data collection; in this case primary data was collected using questionnaires and interviews for the respondents.

3.3 Target Population of study

The research was carried out in Social Assistance Grant for Empowerment (SAGE) project implementation areas in Kiboga district. The participants of the study included; SAGE beneficiaries, Parish chiefs, Local Government Officials and SAGE implementing staff because these are the major stakeholders at District level.

3.4 Sample size and selection

Using Morgan's table (Krejcie, Morgan, Robert, & Daryle, 1970) for sample determination, a sample of 357 beneficiaries was considered. They were randomly selected to give all beneficiaries equal chance to participate in the study.

Other participants involved 6 parish chiefs, 8 Local government Officials, and 3 implementing Officers. These were purposively selected because all the Staff assigned to SAGE in those positions were considered for the study because it's a small number.

Table 1: Table showing the category of respondents, sample size and sampling technique

CATEGORY	POPULATION TARGET	SAMPLE SIZE	SELECTION TECHNIQUE
SAGE beneficiaries	3842	357	Simple random sampling
Parish chiefs	6	6	Purposive sampling
Local government Officials	8	8	Purposive sampling
SAGE Implementers	3	3	Purposive sampling
TOTAL	3859	374	

Source: Kiboga SAGE beneficiary list 2012/13, SAGE Implementation Guide

3.5 Sampling techniques and procedure

Purposive sampling was applied for the selection of the 6 sub counties that participated out of 9.

The first 3 Sub Counties that were enrolled for SCG were selected for the study because its where the project started. SCG covers all the elderly above 64 years regardless of social status,

background, religious beliefs and tribe as long as one was a Ugandan citizen and a resident of the village for at least a year.

All the 3 Sub Counties implementing VFSG were considered for the study. VFSG covers households that have been selected through a targeting system which selects households based on sex, disability and orphan hood status of household members, factors which limit the overall capacity of the household

A calling list of all SAGE SCG beneficiaries per Sub County selected were obtained to form the sampling frame, after which 60 respondents per Sub County was randomly selected to participate in the study.

3.6 Methods of Data Collection

The researcher collected both primary and secondary data. Data is both qualitative and quantitative. The main research instruments included person/researcher-administered questionnaires, interview guide and review of existing information.

3.6.1 Questionnaires

In this study the researcher issued interviewer administered questionnaires after a pilot study was undertaken. The advantage of using the questionnaire method is that it gave the researcher in-depth knowledge about the research problem and was relatively cheap as defended by Amin (2005).

The questionnaires helped to collect the large amounts of data that were required by the researcher and the results of the data collected were easily and quickly quantifies by the researcher through the use of a software package.

When this data was quantified it was used to compare, contrast and backup the discussions, findings and conclusions of the study.

3.6.2 Interviews

Face to face interviews and key informants interviews were undertaken in order to get in-depth information using the open-ended questions (Amin, 2005). Personal interviews were ideal because they aided the researcher to discover how individuals think and feel about the study topic and why they hold certain opinions hence more information was gathered.

The open-ended question aided the researcher to collect information while allowing for extensive probing in order to pursue the study in more detail.

The interviews also helped the researcher to add a human dimension to impersonal data which deepened understanding and greatly attributed to the explanation of data that was collected.

3.6.3 Document Review

Additional information was gathered through documentary review of records containing information about the phenomenon under study. Since document reviews entails written document it is ideal in giving a contextual analysis and background information. These included programme newsletters, programme implementation guidelines, reports, and articles from newspapers, journals and reference documents, either as hard or soft copies from internet. Review of documents was done independently without needing to solicit extensive input from other sources.

3.7 Data Collection instruments

3.7.1 Interview guide

The interview guide was formulated using the research questions of the study as the backbone. It included semi structured questions which were used to direct the oral interviews that were to be answered by the respondents.

The guide allowed for flexibility in the conduct of the questions in order to get as more detail as possible from the respondents. This flexibility helped to follow up leads and clear inconsistencies in responses.

3.7.2 Questionnaires

A series of questions were formulated into a questionnaire that when answered were able to inform the study. It comprised of both open and closed ended questions.

Majority of the respondents to this study were not knowledgeable, therefore, interviewer-administered questionnaires were used onto which responses were filled.

3.7.3. Document review checklist

Documentation with information regarding the research was reviewed in order to obtain additional information. These documents included; reports, newsletters, newspaper articles, journals, and internet literature.

3.8 Quality Control

To ensure that reliable and valid data is collected, the instruments were first tested for reliability and validity.

3.8.1 Reliability of the research instrument

Reliability is the consistency with which a measuring instrument yields a certain result when the entity being measured has not changed (Leedey and Ormrod, 2001), this was established after a pretest. The reliability of the questionnaires was tested using the Cronbach Alpha in SPSS. It should be noted that Alpha measured the extent to which item responses obtained at the same time correlate highly with each other. The instruments were proved as they yielded Alpha of 0.762; therefore the instrument was taken on and administered to respondents.

Table 2: Reliability analysis on questionnaire pre-test and after data collection

Questionnaire pre-test	After Data collection
Reliability analysis –scale(alpha)	Reliability analysis-scale(alpha)
Reliability coefficients	Reliability coefficients
N of cases =10	N of cases =344
N of items=24	N of items =24
Alpha =0.762	Alpha =0.696

After the final data analysis the reliability Alpha read 0.696. According to Amin (2005), an Alpha of 0.5 or higher is sufficient to show reliability.

3.8.2 Validity

For an instrument to be termed valid it depends on how well it measures the particular concept it's supposed to measure (Whitelaw, 2001).He urges that an instrument must be consistently reproducible or reliable before it can be valid, and once this is achieved then it can be assessed whether it is what it's supposed to be. Items with validity coefficient of at least 0.70 are accepted as valid in research, Kathuri and Pals, (1993).

To establish validity, two experts Beatrice Okillan and Jane Namuddu from the Expanding Social Protection Secretariat, Research and Policy Department to evaluate the relevance of each item in the instrument to the objectives. In the pilot study to test the questionnaire, out of the 36 items, 28 were declared valid and relevant to the study. Some of the existing questions were corrected and modified while others removed to make all questions in the interview guide valid.

The details were as below;

$$\text{Content Validity Index} = \frac{\text{No. of items declared valid}}{\text{Total no. of items}}$$

$$\text{CVI} = \frac{29}{36} = \mathbf{0.805}$$

Given a CVI of 0.805, this shows that the contents of the instrument used to carry out the study were valid because they gave a coefficient above 0.7, which is generally acceptable according to Amin (2005).

3.9 Procedure of Data collection

An introductory letter was obtained from Uganda Management Institute which helped the researcher acquire permission to interview the respondents and access different resources that aided the research.

The questionnaires were physically distributed by the researcher to the parish chiefs that participated in the data collection process. This lasted 2 months.

3.10 Measurement of variables

The researcher in this study used the five-point likert scale and nominal values. It was representative of codes; 5-Strongly agree, 4-Agree, 3-Neutrel, 2-Disagree and 1-Strongly disagree as drawn by Kothari (2004) where the responses/items were scored for analysis.

3.11 Data Analysis

3.11.1 Qualitative Analysis

The researcher obtained the above data from interview guide and questionnaire responses. The data was cross-checked, sorted and edited to eliminate errors. The descriptive statistics such as frequencies and means were generated aimed at creating categories which were used as supplements to the quantitative data.

3.11.2 Quantitative Analysis

The instruments were checked for completeness and accuracy. The researcher assigned codes to all questions under each variable, assigned numeric numbers to the responses to each question. Following the coding on the questionnaires, a variable view entry was created using the statistical Package for Social Sciences (SPSSv19) computer programme; after which raw data was entered into the data view entry. The data was cleaned, ensuring proper entry then analysed. Descriptive and inferential statistics were used to analyze the quantitative data captured.

Descriptive statistics involved statistical methods such as frequencies and percentages, which were presented in tabular form. Frequencies and percentages were used to determine the proportion of respondents against responses to the questions about the study variables. This helped to make interpretation on how respondents thought about the contribution of social cash transfers on the livelihood of vulnerable households.

Inferential statistics, which included Pearson correlation and regression techniques were used to determine the relationship and effect of the independent variables (accessibility, target, delivery) on the dependent variable (livelihood) as stated in the objectives of this study. Pearson was used because the scale that accompanied the questionnaire was ordinal. The correlation coefficient (r)

was used to determine the strength of the relationship (Positive or Negative) between the variables. The sign of the correlation coefficient (+ or -) was used to determine the direction of the relationship between the variables. The coefficient of determination, which was a square of the correlation coefficient (R^2) was to determine the effect of the independent variables on the dependent variables. The significance of the correlation coefficient ($p < 0.05$) was used to determine the confidence level (95%) in the findings.

3.12 Ethical Conduct

The researcher employed various measures to ensure that the study adhered to the research ethical standards in the following ways. A consent to participate in the research was sought from the respondents, and they were free either to or not to participate in the research. This was made clear in the background of all the research instruments and in introductory remarks before each data collection session. To this effect confidentiality of information obtained was ensured, and only quotations of specific individuals were made with their approval. All research respondents were acknowledged for their valuable contribution to the research and in particular for providing data that formed the basis for the research and the researcher further acknowledged all works consulted, through the bibliographical reference.

3.13 Conclusion

This chapter presented the methods the study employed to achieve the objectives of the study and thus answer the research questions. These methods also ensured that data collected from the sample was representative of the population from which the sample was drawn, quality data and that the procedures used in data collection adhered to research ethics. The following chapter presents, analyzes and interprets the findings.

CHAPTER FOUR

PRESENTATION, ANALYSIS AND INTERPRETATION OF RESULTS

4.1 Introduction

This chapter presents, analyzes and interprets the results in three major sections. The first presents results on the response rate of respondents, the second presents results on the background characteristics of respondents and the third presents results on the objectives of the research. This was done to allow for clear and logical presentation of findings in an understandable manner.

4.2 Response rate

During the study, the number of the sampled respondents who participated in the study was specified to establish their representation and data in the study. Below are results showing the response rate for all the categories of the respondents that participated in the study.

Out of 357 respondents that received questionnaires, a total number of 344 questionnaires were returned fully completed, implying response rate of 96%. Neumann, (2000) gives the formulae for calculating the response rate as; $n/N*100\%$, where N=Sample size, n=Number of questionnaires returned. $(344/357 *100)$ this gives the response rate as = 96%. It is believed that a response rate of 50% or higher is adequate (Lin, 1976).

4.3 Results on respondents' background characteristics

Section A of the questionnaire sought for data on the respondents' background characteristics aimed at appraising the authenticity of the data collected and informing the researcher on the distribution of respondents.. Data collected included the quantified demographic characteristics of respondents such as: age, gender, marital status, family responsibility, form of employment, number of dependants and number of beneficiaries in a household.

4.3.1 Respondents by age

Respondents were required to indicate an age bracket in order to enable the researcher to describe the age of the respondents which also affects their participation in the SAGE project. In this study, age of the respondents was categorized into four categories namely: 0-20, 21-40, 41-60, and 61-80.

Table 3: Respondents' age bracket

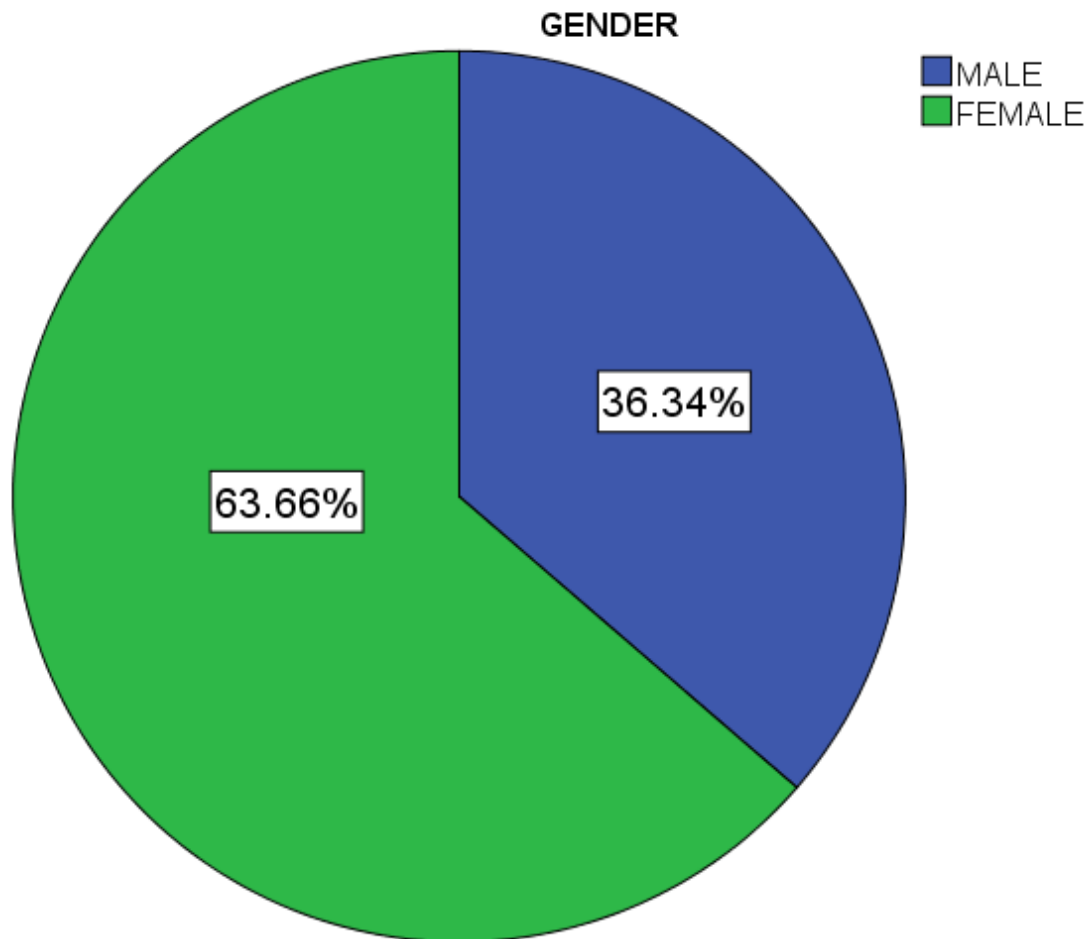
Age bracket	FREQUENCY	PERCENTAGE
0-20	7	2.0
21-40	56	16.3
41-60	62	18.0
61-80	219	63.7
TOTAL	344	100

Source: Primary Data

The table above shows that out of 344 respondents, 2.0% (7) were between 0-20 years, 16.3% (56) between 21-40years, 18.0% (62) between 41-60years, and 63.7% (219) between 61-80years. This meant that majority of the respondents were aged between 61 and 80 years which is because of the required age bracket (65+ years) of the elderly as defined by the programme.

4.3.2. Respondents by gender

Respondents were required to indicate their gender in order to inform the researcher on how gender was aggregated among the SAGE beneficiaries. In this study, gender of respondents was categorized into male and female.



Source: Primary data

Figure 3: Distribution of respondents by gender

The figure above shows that out of 344 respondents, 36.3% were male and 63.7% were female. From the results, majority of the SAGE beneficiaries are female; this can only mean that elderly constitute more of females as compared to the males. This is explained by the fact that widows contribute the biggest portion (30%) to the total number of respondents in the study compared to

the other categories, with the next coming in at 22.4% male married who are close to 21% of the female married and the least being 2.5% male singles as shown in *Table 4* below.

Table 4: Sex and Marital Status cross tabulation

		MARITAL STATUS				TOTAL
		SINGLE	MARRIED	DIVORCED	WIDOW/ WIDOWER	
SEX	MALE	9 2.5%	80 22.4%	17 4.8%	24 6.7%	130 36.4%
	FEMALE	10 2.8%	75 21.0%	35 9.8%	107 30.0%	227 63.6%
TOTAL		19 5.3%	155 43.3%	52 14.6%	131 36.7%	357 100.0%

Source: Primary data

4.3.3 Respondents by marital status

Respondents were required to indicate their marital status in order to enable the researcher to find out whether respondents’ marital status affects their participation in the SAGE projects. This was categorized as: single, married, divorced and widow/widower.

Table 5: Respondents' marital status

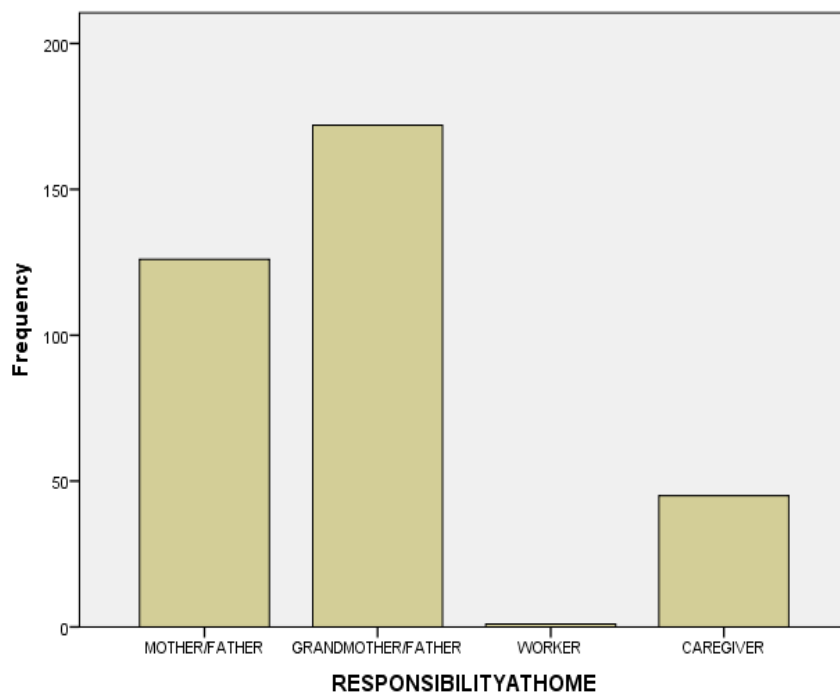
MARITAL STATUS	FREQUENCY	PERCENTAGE
SINGLE	17	4.9
MARRIED	146	42.4
DIVORCED	50	14.5
WIDOW/WIDOWER	131	38.1
TOTAL	344	100

Source: Primary data

The table above shows that out of 344 respondents, 4.9% were single, 42.4% were married, 14.5 % were divorced and 38.1% were widowed. From the analysis of the results, married were the majority.

4.3.4 Respondents by main family responsibility

Respondents indicated their main responsibility in the family as grandparents. In the study, this was categorized as mother/father, grandmother/father, worker and care giver



Source: Primary data

Figure 4: Respondents' main family responsibility

The table above shows that out of 344 respondents, 36.6% were parents, 50.0% were grandparents, 0.3% were workers and 13.1% were care givers. From the analysis grandparents were the majority mainly because most of the social cash transfers target the elderly in order to uplift their social economic status.

4.3.5 Respondents by employments status

Respondents were requested to indicate their employment status. This was aimed at enabling the researcher to ascertain their employment status and how this affected their participation in the SAGE project. In this study, employment status of the respondents was categorized into four as shown in the table below.

Table 6: Respondents by employment status

EMPLOYMENT STATUS	FREQUENCY	PERCENTAGE
PEASANT FARMER	318	92.4
MERCHANDISE	12	3.5
STUDENT	7	2.0
UNEMPLOYED	7	2.0
TOTAL	344	100

Source: Primary data

The table above shows that out of 344 respondents, 92.4% were peasant farmers, 3.5% dealt in merchandise, 2.0% were students and 2.0% unemployed. From the analysis of the results, peasant farmers were the majority. This implied that SAGE as a programme targeted the social cash transfers to elderly peasant farmers to substitute their low incomes.

4.3.6 Respondents by number of dependants

Respondents were requested to indicate the number of dependants, this was aimed at enabling the researcher to describe how the respondents' number of dependants affected their inclusion in SAGE projects. In this study, respondents' number of dependants was categorized into four categories namely: 1-3, 4-6, 7-9 and 10+

Table 7: Respondents by number of dependants

NO OF DEPENDATS	FREQUENCY	PERCENTAGE
1-3	113	32.8
4-6	150	43.6
7-9	60	17.4
10+	21	6.1
TOTAL	344	100

Source: Primary data

The table above shows that out of 344 respondents, 32.8% had 1-3 dependants, 43.6% had 4-6 dependants , 17.4% had 7-9 dependants and 6.1% had 10+ dependants.. From the analysis of the results, majority had 4-6 dependants.

4.3.7 Respondents by beneficiaries in the household

Respondents were asked whether they were the only ones receiving the grant in their household.

This was asked to determine the income in one household. This was classified as ‘Yes’ if the beneficiary was the only one receiving the grant in the household and ‘No’ if otherwise.

Table 8: Respondents by number of beneficiaries in the household

FREQUENCY	FREQUENCY	PERCENTAGE
YES	304	88.4
NO	40	11.6
TOTAL	344	100

Source: Primary data

The table above shows that out of 344 respondents, 88.4% are the only beneficiaries of the cash in their household while 11.6% are more than one beneficiary in the household.

4.4 Empirical findings on contribution of social cash transfers on livelihood of vulnerable households

This aimed at finding out qualitative and quantitative analysis between factors and Quality of service delivery. Descriptive statistics were used in form of means and standard deviations, generated from respondents` questionnaires. Inferential statistics inform of correlation (Pearson correlation coefficient technique) and regressions were used. This was computed for various dimensions of the measurement variables that included; financial resources, Human resources, Organizational culture and Quality of services as indicated below.

4.4.1 Target and livelihood of vulnerable households

Table 9: Respondent views on target

NO		SD (%)	D (%)	N (%)	A (%)	SA (%)
1	The right people are receiving social cash transfers	0.9	4.4	9.0	47.7	38.1
2	The selection process of the cash transfer is fair	0.6	3.5	16.3	56.4	23.3
3	Local leadership adequately sensitizes every one about the programme	2.6	13.4	29.7	38.1	16.3
4	Their people who should have received the grant but don't	20.6	27.0	24.4	20.3	7.6
5	Your family has been changed by inclusion in the programme.	2.0	1.5	3.5	43.9	49.1
6	There are people who receive the grant but should not	28.2	28.2	24.4	13.4	5.8

Source: Primary data

Table 8 above represents the respondent's views on target of social cash transfers among their communities. The study used six (6) questions to capture the respondents' views and were all based on the Likert scale.

The respondents were asked whether the right people are receiving social cash transfers, 3 (0.9%), strongly disagreed, 15 (4.4%) disagreed, 31 (9.0%) were neutral, 164 (47.7%) agreed and 131(38.1%) strongly agreed. The majority agreed to the social cash transfers reaching the right

beneficiaries—the elderly. The parish chief informed the researcher that *“the target group which is from 65+ years happened to be the most vulnerable and marginalized by other projects; finally are receiving this money and are at least living decent lives”* implying that these social cash transfers are relevant and contribute to livelihood of vulnerable households in Kiboga District.

On whether the selection process of the cash transfer is fair, 2(0.6%) strongly disagreed, 12 (3.4%) disagreed, 56 (16.3%) were neutral, 194 (56.4%) agreed and 80 (23.3%) strongly agreed. This showed that most of the respondents agreed to the selection process of the social cash transfers and the right people were accessing the money.

When it came to the Local leadership adequately sensitizing every one about the programme; 56 (16.3%) strongly agreed, 131 (38.1%) agreed, 102 (29.7%) were neutral, 46 (13.4%) disagreed, 9 (2.6%) strongly disagreed. This clearly shows the local leadership are transparent about the SAGE programme. SAGE implementers informed the researcher that strategies are in place to ensure that beneficiaries and communities are informed about the programme. The Senior CDO said, *“I have done a lot towards the SAGE programme in differing sub counties, this has been through holding meetings, mobilizing SAGE beneficiaries for payments from sub counties to villages to pick their money”*. This showed that the communities were sensitized and a good number of them are aware of the programme information.

When respondents were asked if there were people who should have received the grant but don't, 71 (20.6%) strongly disagreed, 93 (27.0%) disagreed, 84 (24.4%) were neutral, 70 (20.3%) agreed and 26 (7.6%) strongly agreed. From this analysis the biggest percentage disagreed, clearly implying that those intended for the social cash transfers receive it although we cannot totally ignore the few cases that agree with the statement. One of the key informants who happened to be the SAGE implementer informed the researcher *“the selection process for the beneficiaries is done following a clearly cut out procedure and I believe the right people access the social cash*

transfers, with a few cases eligible cases excluded because they did not register themselves for the programme which happens once a year". What this meant was that the selection process was fair, although given the balance between the scores it still leaves a lot to be desired regarding whether there are people who should have received the grant but don't.

Asked whether their families have been changed by their inclusion in the programme, 169 (49.1%) of the respondents strongly agreed, 151 (43.9%) agreed, 12 (3.5%) remained neutral, 5 (1.5%) disagreed and 7(2.0%) strongly disagreed. This clearly revealed that the SAGE programme had considerably benefited the elderly and vulnerable households. One of the elderly respondents was quoted saying *"I don't have any ill words or feelings towards this programme. With the money I have a decent life, send my grandchildren to school and always have food to eat."*

And lastly 97 (28.2%) strongly disagreed to knowing people who receive the grant but should not, 97 (28.2 %) agreed, 84 (24.4%) remained neutral 46 (13.4%) agreed and 20 (5.8%) strongly agreed. This implied that much as those intended to get the cash do, there are also some unintended beneficiaries in the SAGE programme. One of the SAGE implementers was quoted saying, *".....most of these errors of wrong inclusion is because most people in the communities don't have birth documents that can prove their age, so registration is by word of mouth and help from the communities themselves."*

The findings show that, SAGE ensured the selection process of those to receive social cash transfers was justified and fair, and the right people were receiving the social cash transfers. The study further revealed that the local leadership adequately sensitized every one about the programme, intended people were receiving social cash transfers and majority of elderly had benefitted from inclusion in the programme.

Table 10: Correlation between target and livelihood of vulnerable households

		LIVELIHOOD OF VULNERABLE HOUSE HOLDS	TARGET
LIVELIHOOD OF VULNERABLE HOUSEHOLDS	PEARSONCORRELATION Sig .(2-tailed) N	1 344	.092 .087 344
TARGET	PEARSONCORRELATION Sig .(2-tailed) N	 .087 344	 344

Correlation is significant at the 0.05 level (2-tailed)

The table above shows the relationship between target of the social cash transfer and livelihood of vulnerable households. It shows that there is a very weak positive relationship between the two variables. It meant that target has little impact on livelihood of vulnerable households since $r = 0.092$ at significance level of $0.087(2\text{-tailed})$.

4.4.2 Accessibility and livelihood of vulnerable households

Table 11: Respondent views on accessibility

NO		SD (%)	D (%)	N (%)	A (%)	SA (%)
1	The distance from home to the pay point is short	18.0	27.0	19.5	21.2	14.2
2	Reasonable time is spent at the queue at the pay-point	7.6	11.3	40.1	33.7	7.3
3	There are available transport means to the pay point	5.8	14.8	52.3	18.6	8.4
4	The transport costs to and from the pay point are high compared to the transfer	16.0	18.9	27.3	28.5	9.3
5	Transfer is given in loose change required for use	3.2	1.2	2.6	70.6	22.4
6	Alternative recipients require you to make some in-kind payment for the support rendered	79.4	13.7	2.3	3.2	1.5

Source: Primary data

Table 10 above represents the respondents' views on accessibility of social cash transfers. The study used six (6) questions to capture the respondents' views and was based on the Likert scale.

Respondents were asked whether the distance from home to the pay point was short; 62 (18.0 %) strongly disagreed, 93 (27.0%) disagreed, 67 (19.5%) remained neutral 73 (21.2%) agreed and 49 (14.2%) strongly agreed. The results show that the distances to the pay-point are long because majority disagreed with the statement which said they were short hence some considerable time is spent on the way the pay point. The parish chief noted that, "*some of the elderly come from faraway places about 12kms, so the money which got is spent on transport costs.*" Furthermore an

elderly woman was heard saying, *“I have a problem of transport from my home to the sub county where the payments are done. Cash should be brought closer to us the beneficiaries because some of us are very old.”* This implied that some elderly people have challenges picking the cash; either they spend a lot of money on it or a lot of time moving to the pay-point.

On whether reasonable time was spent in the queue at the pay-point, 26 (7.6%) strongly disagreed, 39 (11.3%) disagreed, 138 (40.1%) remained neutral, 116 (33.7%) agreed and 25 (7.3%) strongly agreed. Regarding availability of transport means to the pay point, 20 (5.8%) strongly disagreed, 51 (14.8%) disagreed, 180 (52.3%) remained neutral, 64 (18.6%) agreed and 29 (8.4%) strongly agreed. This implied that majority of the beneficiaries were undecided on the matter of time spent in queues at pay point and availability of transport means to the pay points.

Asked whether the transport costs to and from the pay point were high compared to the transfer, 55 (16.0%) strongly disagreed, 65 (18.9%) disagreed, 94 (27.3%) were neutral, 98 (28.5%) agreed and 32 (9.3%) strongly agreed. This showed that the transport costs were high compared to the 24,000/= given to the beneficiary. The parish chief from Lwamata told the researcher that, *“...each beneficiary is given 24,000 shillings regardless of the distance covered to the Sub County. They borrow the money when coming and use it for transport back and paying the debt owed”*.

Asked whether the transfer was given in loose change as required for use; 77 (22.4%) strongly agreed, 243 (70.6%) agreed, 9 (2.6%) remained neutral, 4 (1.2%) disagreed and 11 (3.2%) strongly disagreed, implying the social cash transfers were given in loose change which lessened the burden of the elderly moving around to change it for use.

When respondents were asked if Alternative recipients required them to make some in-kind payment for the support rendered; 273 (80.2%) strongly disagreed, 47 (13.7%) disagreed, 8

(2.3%) were neutral, 11 (3.2%) agreed and 5 (1.5%) strongly agreed. This showed that over 70 % of the respondents disagreed to paying any money for support rendered by alternative recipients while collecting their money.

The findings revealed there was some considerable time spent from home to pay points by SAGE beneficiaries. Majority of the respondents remained neutral on the matter of time spent at queue at pay points and availability of transport means to the pay points. The study further revealed that transport costs were high as compared to the cash given (24,000/= @month), social cash transfers were given in loose change as required for use by the beneficiary and majority of the alternative recipients didn't asked for any in-kind payment for support rendered to the beneficiaries.

Table 12: Correlation between accessibility and livelihood of vulnerable households

		LIVELIHOOD OF VULNERABLE HOUSE HOLDS	ACCESSIBILITY
LIVELIHOOD OF VULNERABLE HOUSE HOLDS	PEARSONCORRELATION Sig .(2-tailed) N	1 344	.070 194 344
ACCESSIBILITY	PEARSONCORRELATION Sig .(2-tailed) N	.070 .194 344	1 44

Correlation is significant at the 0.05 level (2-tailed).

The table above shows the relationship between accessibility to social cash transfers and livelihood of vulnerable households. From the table above there is a very weak positive relationship between the two variables. It meant that accessibility to social cash transfers has little impact on livelihood of vulnerable households since $r= 0.070$ at significance level of 0.194 (2-tailed).

4.4.3 Delivery and livelihood of vulnerable households

Table 13: Respondent views on delivery

NO		SD (%)	D (%)	N (%)	A (%)	SA (%)
1	Money is received every month	13.7	27.3	2.6	6.7	49.7
2	The network is fine when you go to get the money at the pay point	44.8	0.3	3.5	31.4	20.1
3	When you absent at payment you find your money the next time you go for payments	2.0	0.9	1.2	32.8	63.1
4	The transfer received is 24,000/=	2.6	2.0	0.6	20.6	74.1
5	The transfer is paid every first week of the month	27.9	12.8	5.2	18.6	35.5
6	The transfer is consistent and dependable to cover the basic needs	5.8	9.6	30.8	36.0	17.7

Source: Primary data

The table above represents the respondents' views on the delivery of social cash transfers. The study used six (6) questions to capture the respondents views and were all based on the Likert scale.

When respondents were asked whether they received money every month; 47 (13.7%) strongly disagreed, 94 (27.3%) disagreed, 9 (2.6%) remained neutral, 23 (6.7%) agreed and 171 (49.7%) strongly agreed which indicates that social cash transfers were delivered to the elderly frequently. The parish chiefs agreed with the respondent confirming that, *“The money is always brought on time, when they do, we mobilize them in time and encourage them to go to the pay points at every beginning of the month”*

On whether the network is fine when they go to pick the money at the pay point; 154 (44.8%) strongly disagreed, 1(0.3%) disagreed, 12(3.5%) remained neutral, 108 (31.4%) agreed and 69 (20.1%) strongly agreed. This implied there was no or poor network at the pay points during payments. 217 (63.1%) strongly agreed to when absent at payment day, you find your money the next time you go for payments, 113 (32.8%) agreed, 4(1.2%) remained neutral, 3 (0.9%) disagreed and 7(2.0%) strongly disagreed. This showed over 50% of the respondents got their arrears when absent on pay day, further it showed that SAGE as a programme was committed to service. An elderly lady was quoted saying *“In January of this year, 2013 I was admitted at Mulago hospital over cancer and after two months of treatment I went to the pay point and all the money including the arrears was given to me thanks to SAGE”*.

When respondents were asked if the transfer received is 24,000/=; 9 (2.6%) strongly disagreed, 7(2.0%) disagreed, 2 (0.6%) remained neutral, 71 (20.6%) agreed and 255 (74.1%) strongly agreed. This implied that 24,000/= was issued at every beginning of the month. It further revealed the SAGE as a programme was full filling its mandate to its beneficiaries. One lady from Dwaniro Sub County told the researcher, *“I tell you through this regular advance at every beginning of the*

month I have been able to buy pigs and chicken and my life has dramatically improved'. 122(35.5%) strongly agreed to the transfer being paid every first week of the month, 64 (18.6%) agreed, 18 (5.2%) remained neutral, 44 (12.8%) disagreed and 96 (27.9%) strongly disagreed. This showed that the social cash transfers were delivered regularly in every first week of the month.

Lastly, regarding the transfer being consistent and dependable to cover the basic needs; 20 (5.8%) strongly disagreed, 33 (9.6%) disagreed, 106 (30.8%) remained neutral, 124 (36.0%) agreed and 61 (17.7%) strongly agreed. This showed SAGE beneficiaries were content with the cash transfer. The CDO from Lwamata was quoted saying, *“Though this money is not much, our grandparents have been able to send their grandchildren to school and do some farming.”*

The findings revealed that SAGE delivered the social cash transfers monthly but the programme lacked good network at pay points. The cash transfer was 24,000/= and was issued out every first week of the month, those who were absent for payments would find their money during the next month's payment. The study also revealed that social cash transfers were consistent, dependable and covered the basic needs of its beneficiaries.

Table 14: Correlation between delivery and live livelihood of vulnerable house holds

		LIVELIHOOD OF VULNERABLE HOUSE HOLDS	DELIVERY
LIVELIHOODS OF VULNERABLE HOUSE HOLDS	PEARSONCORRELATION Sig .(2-tailed) N	1 344	.335.000 344
DELIVERY	PEARSONCORRELATION Sig .(2-tailed) N	 .335** .000 344	 344

Correlation is significant at the 0.05 level (2-tailed).

The table above shows the relationship between delivery of social cash transfers and livelihood of vulnerable households. It shows there is a weak positive relationship between the two variables since $r = 0.335$ at significance level of $0.000(2\text{-tailed})$. This implied that delivery of social cash transfers has little impact on livelihood of vulnerable households.

4.4.4 Multiple linear regression for independent variables

Table 15: Multiple linear regressions for target, accessibility and delivery

MODEL	R	R.SQUARE	Adjusted R square	Std. Error of the Estimate
TARGET	.092 ^a	.009	.006	2.95170
ACCESSIBILITY	.070 ^b	.005	.002	2.95708
DELIVERY	.335 ^a	.113	.110	2.79256

a) Predictors (constant)target, accessibility, delivery

b) Dependent variable livelihoods of vulnerable house holds

The results of multi linear regression analysis in table above shows the following (a) 0.9% of the observed livelihoods of vulnerable households depend on target ($R^2=0.9\%$; $p<0.01$). This signified that 0.9% of the variance in livelihoods of vulnerable households has been explained by target of social cash transfers. (b) 0.5 %of the variance in livelihoods of vulnerable households has been explained by accessibility of social cash transfers ($R^2 =0.5\%$; $p<0.01$). (c) 33.5% of the variance in livelihoods of vulnerable households is explained delivery of social cash transfers ($R^2=33.5\%$; $p<0.01$).

The results of the regression analysis generally indicate that the combined effect of target, accessibility and delivery of social cash transfers on livelihoods of vulnerable households is ($R^2=34.9\%$; $p<0.01$). The predictor valuables do not fit to be called deterministic modals since R^2 is less than 50%. This implied that there are other factors that significantly impact livelihood or that need to work in combination with target, accessibility and delivery of social cash transfers to realize a very strong contribution among the vulnerable households in Kiboga district.

CHAPTER FIVE

DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.1. Introduction

This chapter comprises of summary of the study, discussion of the findings, conclusions and recommendations. It also presents the contributions of the study and areas for further research. The discussion of the findings, conclusion and recommendations are presented according to the objectives and discussed in relation to existing literature.

5.2. Summary of the Main Findings

The purpose of the study was to establish the contribution of social cash transfers on livelihood of vulnerable households. Factors were analyzed under three dimensions of target, accessibility and delivery. The indicators for target analysed were; criteria and inclusion and exclusion, for accessibility; physical and financial, for delivery; regularity and predictability. Livelihood as the dependent variable was analysed as food, clothing, shelter, education and health

5.2.1. Contribution of Target of cash transfers to Livelihood of vulnerable households

Findings from the study showed that, 85.5% respondents agreed that the right people were receiving the social cash transfers; however 5.3% disagreed to the statement. The study results indicated that the selection process of the social cash transfers was fair by 80%. 54.4% respondents agreed to the statement that adequately sensitized everyone about the programme, however 16% disagreed and 29% remained neutral. Further still it was found out that a bigger margin of respondents (93%) agreed that their family has been changed by the programme. Some respondents (47.6%) disagreed that there are people who should have received the grant but don't. However, still a bigger margin of twenty eight percent (28%) were in disagreement to the statement, they argued that some of the beneficiaries included in the programme are regarded as

vulnerable and yet they aren't and therefore shouldn't qualify for the grant..

5.2.2 Contribution of Accessibility of cash transfers to Livelihood of vulnerable households

The researcher found out that 45% of the respondents were not in favor of the statement that the distance from home to the pay-point is short, and there was a slight difference with those who were in favor (36%). Further still there was a very slight difference between those who agreed to reasonable time spent in the queue at the pay-point (41%) and those who remained neutral (40%). (52%) which was the majority were neutral about the statement on whether there are available transport means to the pay-point meaning that they had mixed opinions about the statement. 93% indicated positively that alternative recipients don't require you to make some in-kind payment for the support they render, implying that these are usually family members/relatives that benefit from the grant in one way or another.

5.2.3 Contribution of Delivery of cash transfers to Livelihood of vulnerable households

The following findings were noted; respondents' indicated that their payment was predictable as 56% indicated that they received their payments ever month, however, 41% disagreed, this variation could be explained by some beneficiaries who chose to save and don't come every month. Further still, 96% agreed to the statement that when absent at payment you find your money the next time you go for payments. 96% of respondents agreed to availability of the network working fine when they go to get money, however, 45% disagreed. 95% confirmed that 24,000/= is received every month, and paid every foist week of the month (54%), though some disagreed to with second statement (40%). Majority (85%) disagreed to transfer being consistent and dependable to cover basic needs, and 54% agreed while 30% were not sure.

5.3. Discussions of the Study Findings

5.3.1 Contribution of Target of cash transfers to Livelihood of vulnerable households

The researcher wanted to determine the contribution of target of social cash transfers to livelihood of vulnerable households. Findings show in chapter four (*see table 9*) Pearson correlation output value of .092 which is far from +1, implying a very weak positive (.087) contribution between target and livelihood. This result implied that an improvement in target would positively contribute to livelihood though not significantly.

Further still the respondent run a regression technique to establish the contribution of target on livelihood, results showed that target explained 0.9%, of variations or contribution to livelihood (*see table 14*).

This is evidenced from the findings in the descriptive statistics where 85% of the respondents indicated that the right people were receiving the social cash transfers, further still 80% indicated that the selection process was fair, and 93% showed that their family has been changed by inclusion in the programme.

The results above compare well with the existing literature, for example, Shepherd (2008), argued that while it is possible to demonstrate the household level welfare impacts of social cash transfers, it is much more difficult to attribute changes in national level poverty headcounts to social cash transfers. This implied that much more effort and strategies have to be put forward to realize a general improvement in livelihood.

5.3.2 Contribution of Accessibility of cash transfers to Livelihood of vulnerable households

The researcher wanted to examine how accessibility of social cash transfers contributes to livelihood of vulnerable households. Pearson correlation findings value of .070, (*see table 11*)

revealed a very weak positive (.194) relationship between accessibility and livelihood of vulnerable households. The regression output showed that accessibility explained 0.7% (*see table 14*), of variations or contribution to livelihood of vulnerable households.

The findings in the descriptive statistics show that. 45% of respondents disagreed to the distance to the pay-point being short meaning some of the beneficiaries travel considerable distances to pick their money. This is further affirmed by 40% of respondents who were undecided on whether reasonable time is spent at the pay-point as compared to 41% that agreed to the statement.

Further still, 52% were undecided on availability of transport means to the pay-point compared to 27% that agreed and 20% that disagreed. This implied that there are quite a number of issues to look into regarding the physical accessibility of the social cash transfers.

93% confidently agreed to the statement that the cash is given in loose usable change and disagreed to the alternative recipients (people selected to help those who cannot pick their money because of different impairments or disability) requiring any in-kind payment for the support rendered. There was a close balance between those who agreed to the transport costs to and from the pay-point being high compared to the transfer (37%) and those who disagreed (34%). This indicates that there are efforts that have been put in place to curb the issues that could arise from financial accessibility such as bi-monthly payments instead of monthly.

The results above compare well with the existing literature; for example, Devereux and Vincent (2010), argued that the time and cost of walking for hours to collect money can often be prohibitive, especially when transport costs are high relative to the transfer value or opportunity costs are high. Physical accessibility in itself can hinder or reduce on the contribution social cash transfers could have otherwise had on livelihood.

5.3.3 Contribution of Delivery of cash transfers to livelihood of vulnerable households

The researcher wanted to establish how delivery of social cash transfers contributes to livelihood of vulnerable households in Kiboga. The Pearson correlation results of .335**, (see table 13) revealed a positive and statistically significant (.000), relationship between delivery and livelihood of vulnerable households. This revealed that when social cash transfers are delivered as required, there is likelihood that the livelihood of vulnerable households and the reverse is also true. Further still a regression output showed that delivery explained 33% (see table 14), of variations or contribution to livelihood of vulnerable households in Kiboga District.

From the findings in the descriptive statistics indicated that majority 96% of the respondents believed that the network was working fine when they went to collect their money at pay-point and that when absent at the pay-point they find their money the next time they appear.

Further still, 56% of respondents believed that the money is received every month as compared to 41% who disagreed. This implied that the delivery of social cash transfers was regular to the beneficiaries.

Furthermore, 95% respondents confirmed that they received 24,000/= every month; and that the transfer is paid every first week of the month (54%).

However, 85% of the respondents disagreed that the transfer is consistent and dependable to cover the basic needs. This implied that much as this cash is coming through it doesn't ably meet the different need of the households given the composition.

Schubert (2005), argues that the flexibility of social cash transfers, their regularity and reliability are regarded by the beneficiaries and stakeholders as the most important features of the scheme.

In the same manner, Devereux & Marshall(2005),found out the if payments are guaranteed and delivered regularly and on time, are crucial because people who receive regular social cash transfers can set aside something towards a major asset purchase.

5.4. Conclusions

The general objective of the study was to assess the contribution of social cash transfers to livelihood of vulnerable households in Kiboga District. This study focused on target, accessibility and delivery from which the following conclusion.

5.4.1 Contribution of Target of cash transfers to Livelihood of vulnerable households

Based on the findings presented in chapter four and the discussions above, the study concludes that target slightly contributes to livelihood of vulnerable households in Kiboga District.

Therefore, the hypothesis that there is no contribution of target of social cash transfers to livelihood of vulnerable households was rejected by the findings from the field because if the right people are selected for the cash transfer, the selection process is fair, and families have been changed by inclusion in the programme and sensitization is adequate then there is no way target could fail to contribute to livelihood of vulnerable households.

However, the concern that there are people who should have received the grant but don't and vice-versa raised neutral responses leaves a gap that needs to be addressed for better programme implementation so strategies to control the errors of inclusion and exclusion must be thought of carefully in order to keep in line with the objectives of the programme

Therefore, the conclusion is that when the right beneficiaries are targeted there is a likelihood that the livelihood of vulnerable households will improve; and if otherwise, they will weaken.

5.4.2 Contribution of Accessibility of cash transfers to Livelihood of vulnerable households.

In view of the correlations from the empirical findings in chapter four and the discussions above, the study concludes that there is a positive weak relationship between accessibility and livelihood of vulnerable households. The hypothesis that there is a positive contribution of accessibility to livelihood of vulnerable households was supported by the findings from the field because of the short distances from home to the pay point, cash is given in loose change required for use and alternative recipients don't require any kind of payment for the support they offer.

However, it was noted that many respondents were indecisive about whether the time spent at the pay point is reasonable, availability of transport means to the pay point and they agreed to the fact that the transport costs to the pay point are higher than the cash transfer. It is no wonder that the contribution of accessibility of social cash transfers to livelihoods of vulnerable households is not significant.

Therefore much as it is evident and true that accessibility of social cash transfers positively contribute to livelihoods of vulnerable households, much effort needs to be put regarding the above issues that are lacking in order to influence greater impact on livelihood improvement.

5.4.3 Contribution of Delivery of cash transfers to Livelihood of vulnerable households

As illustrated by the findings and correlations presented in chapter four and the discussions above, the study determines that delivery significantly contributes to livelihood of vulnerable households in Kiboga district. Therefore, the hypothesis that there is a significant contribution between target of social cash transfers and livelihood of vulnerable households was supported. This was so because the respondents strongly agreed to receiving the cash every month, stable network at the pay point, receiving their cash in arrears when absent, the amount received being 24,000/= and the

cash being consistent and dependable for basic needs. Therefore, it doesn't come as shocking that delivery of social cash transfers significantly contributes to livelihood of vulnerable households in Kiboga district.

And among the three independent variables of the study, delivery has got a stronger significance to livelihood of vulnerable households in Kiboga District. The p-value corresponding to this is .000, since it is less than 0.05, the 95% confidence level at which it was tested; the correlation between the two variables is statistically significant. In conclusion delivery of social cash transfers is a very key aspect to livelihood of vulnerable households, so from this point all approaches should aim at simply making it better than this and not dropping backward in order to see transformational change in livelihood.

5.5 Recommendations

The following recommendations are made from the study and presented as per the objectives basing on the findings and conclusions;

5.5. Contribution of Target of cash transfers to Livelihood of vulnerable households

- The government through improvement of existing systems should work out a way of having proper birth and death registration, this way there is a proper record of citizens and their ages which would greatly reduce on the risk of exclusion and inclusion hence better planning.
- The government should also explore the option of delivering conditional social cash transfers in order to improve livelihoods in a holistic way, so that beneficiaries also have a part to play in development.

5.5.2 Contribution of Accessibility of cash transfers to Livelihood of vulnerable households

- The government should think about an open access to these social cash transfers to

beneficiaries so that they can pick their money as and when required, for example from mobile money agents, banks etc. for security purposes.

5.5.3 Contribution of Delivery of cash transfers to Livelihood of vulnerable households

- Biometrics system should be explored in the future in order to reduce on leakages, that is, fraud and corruption of beneficiary funds.

5.6 Limitations of the study

- Resistance from the respondents who wanted to be facilitated for participating in the study. This was curbed by conducting the study on the pay days where they are already facilitated to carry out payments.

- Poor road networks in some of the areas where the pay-points are located bearing in mind that the data was collected during a rainy season. For the hard to reach areas motorcycles were hired for the study.

- Expenses incurred both in terms of transport and facilitation, this was budgeted for though the recipients claimed it was not sufficient.

- Ambiguous answers given by some of the respondents that did not add much to the research, on top of the questionnaires that were not returned and the key informants that did not turn up. To curb this, the researcher only considered the complete and relevant data collection instruments.

5.7 Contributions of the Study

The study has in process of achieving its objectives made a contribution to the existing body of knowledge in the areas of social cash transfers and their contribution to livelihood..

5.8 Areas for Further Research

This study was aimed at assessing the contribution of social cash transfers on livelihood of vulnerable households. However, further research could consider some of the following studies;

- Since this study has been done in one district, Kiboga, it is recommended that further research be carried out in other districts in order to understand the Issue of livelihood better and for comparison purposes.
- Further research may be carried out to find out whether there are any moderating variables that affect to the contribution of social cash transfers and livelihood of vulnerable households.
- Further research may also be carried out to determine the situational comparison of livelihoods among vulnerable households in a district with the transfer and one without.

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APPENDICES

Appendix I: Budget

Item	Quantity	Unit cost	Frequency	Total (UGX)
MATERIALS				
Folders	7	5,000	1	35,000
Paper ream	5	20,000	1	100,000
Note books	7	2,500	1	17,500
Umbrellas	7	4,000	1	28,000
Photocopying	100	2,500	1	250,000
Printing	50	800	2	80,000
Binding	2	30,000	1	60,000
Pens	20	300	1	6,000
Fuel	24	4,150	5	500,000
Sub Total				1,076,500
HUMAN RESOURCE				
Lunch	7	5,000	5	175,000
Transport	7	5,000	5	175,000
Day allowance	7	5,000	5	175,000
Sub Total				525,000
TOTAL				1,601,500

Appendix II: Questionnaire

QUESTIONNAIRE FOR SAGE BENEFICIARIES

Dear Sir/ Madam,

Greetings. My name is _____, a research assistant on behalf of Vivienne Najjemba, a Masters' student at Uganda Management Institute, currently undertaking a research as part of the requirement to acquire a Master's Degree in Management Studies. We are conducting a study to assess the effectiveness of social cash transfers on eradication of poverty among the elderly. We would very much appreciate your participation in this study. This information you provide will help the researcher contribute to a wealth of knowledge about SCG as one of the strategies for Social protection. The interview usually takes about 20 minutes to complete.

Whatever information you provide will be kept confidential and will not be shown to other persons.

Participation in this survey is voluntary and you can choose not to answer any individual question or all of the questions. However, we hope that you will participate in this study since your views are important.

At this time, do you want to ask me anything about the study?

Do you agree to participate in this study? YES NO

QUESTIONNAIRE NUMBER _____ OUT OF _____
SUB COUNTY: _____
INTERVIEWER : _____
DATE OF INTERVIEW: _____ / _____ / _____
CHECKED BY (RESEARCH STUDENT - TEAM LEADER) _____

INSTRUCTIONS: Fill in appropriately and circle selection where applicable.

SECTION A: BENEFICIARY INFORMATION

1. How old are you?

- (1) 0-20
- (2) 21-40
- (3) 41-60
- (4) 61-80
- (5) 81+

2. Sex of respondent?

- (1) Male(2)Female

3. What is your marital status?

- (1) Single
- (2) Married
- (3) Divorced
- (4) Widow/widower

4. What is your main family responsibility?

- (1) Mother/father
- (2) Grandmother/ grandfather
- (3) Worker
- (4) Caregiver

6. Form of employment?

- (1) Peasant farmer
- (2) Merchandise
- (3) Student
- (4) Not employed
- (5) Other.....

7. Number of dependants in your household?

- (1) 1-3(2)4-6(3)7-9(4)10+

8. Are you the only one in your household receiving the cash transfer? If no, who else?

- (1) Yes(2) No

9. What is your main source of income?

.....

10. What does the cash do for you?

.....

.....

SECTION B: INDEPENDENT VARIABLE

Use the following scale to indicate the extent of your agreement or disagreement by placing a tick in the appropriate box.

(5-strongly Agree, 4- Agree, 3-Neutral, 2-Disagree, 1-Strongly disagree)

1. Target

a) The right people are receiving the social cash transfers.	5	4	3	2	1
b) The selection process for the social cash transfers is fair.	5	4	3	2	1
c) The local leadership adequately sensitizes everyone about the programme	5	4	3	2	1
d) There are people who should have received the grant but don't.	5	4	3	2	1
e) Your family has been changed by your inclusion in the programme.	5	4	3	2	1
f) There are people who receive the grant but should not.	5	4	3	2	1

2. Accessibility

a) The distance from home to the pay-point is short.	5	4	3	2	1
b) Reasonable time is spent in the queue at the pay-point.	5	4	3	2	1
c) There are available transport means to the pay-point.	5	4	3	2	1
d) The transport costs to and from the pay-point are high compared to the transfer.	5	4	3	2	1
e) The transfer given is in the loose change required for use.	5	4	3	2	1
f) The alternative recipients require you to make some in-kind payment for the support rendered.	5	4	3	2	1

3. Delivery

a) The money is received every month.	5	4	3	2	1
b) The network is working fine when you go to get money at the pay-point.	5	4	3	2	1
c) When your absent at payment you find your money the next time you go for payments.	5	4	3	2	1
d) The transfer received is 24'000/=	5	4	3	2	1
e) The transfer is paid every first week of the month.	5	4	3	2	1
f) The transfer is consistent and dependable to cover the basic needs.	5	4	3	2	1

SECTION C: DEPENDENT VARIABLE

1. Livelihoods of vulnerable households

a) I have more frequent and better quality meals	5	4	3	2	1
b) The school attendance of the children in my care has improved.	5	4	3	2	1
c) I can afford to seek medical attention when am unwell.	5	4	3	2	1
d) I have invested my earnings in an income generating activity	5	4	3	2	1
e) I can now buy decent clothing for myself and family.	5	4	3	2	1
f) I have descent shelter for myself and my family.	5	4	3	2	1

THANK YOU!!!

Appendix III: Interview guide

Key Informant Interviews

Date: Category: Parish Chief LG Official SAGE

Implementer

1. What is your role in the SAGE programme?
2. Do you think social cash transfers are relevant? If yes, why?
3. Do you think that the criteria for eligible vulnerable groups set by the programme coincide with the most vulnerable groups in your locality? Is it fairly targeted? If no, why?
4. Are there some people who are not receiving the grant but should be (they are eligible)? Are there some people who receive it but are not eligible?
5. What are their issues concerning accessing the social cash transfers?
6. How have you ensured improved accessibility of the social cash transfers?
7. What do you think of the cash, is it adequate? If not, why not?
8. Do you think cash is the most appropriate form of support? If not, what is appropriate?
9. How do you see this programme compared to other programmes/sources of support (church, NGOs, formal pensions)
10. If the programme were discontinued, what effects would this have on ex-beneficiaries lives/livelihoods?
11. What have been the hindrances to livelihood among the vulnerable households in Kiboga district? How have you addressed them? What strategies do you recommend for improvement?
12. What have been the lessons learnt in giving social cash transfers to the vulnerable households?

Appendix IV : Documentary analysis guide

NO	VARIABLE	INDICATOR	DOCUMENTS TO BE REVIEWED
1	TARGET	Criteria	<ul style="list-style-type: none"> • SAGE Implementation guidelines • Newspaper articles • Minutes from coordination meetings
		Inclusion and Exclusion	<ul style="list-style-type: none"> • ESP News letters • Newspaper articles • Progress reports • Complaints report
2	ACCESSIBILITY	Physical	<ul style="list-style-type: none"> • Progress reports • Complaints report • Minutes of parish coordination meetings • District council minutes
		Financial	<ul style="list-style-type: none"> • Progress reports • Complaints report • Minutes of parish coordination meetings •

3	DELIVERY	Regularity	<ul style="list-style-type: none"> • Payment sheets • Payment reports • Newspaper articles
		Predictability	<ul style="list-style-type: none"> • ESP News letters • Newspaper articles

Appendix V: Sample size determination table

TABLE FOR DETERMINING SAMPLE SIZE FROM A GIVEN POPULATION

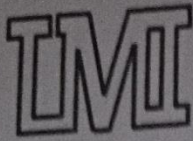
N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	246
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	351
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	181	1200	291	6000	361
45	40	180	118	400	196	1300	297	7000	364
50	44	190	123	420	201	1400	302	8000	367
55	48	200	127	440	205	1500	306	9000	368
60	52	210	132	460	210	1600	310	10000	373
65	56	220	136	480	214	1700	313	15000	375
70	59	230	140	500	217	1800	317	20000	377
75	63	240	144	550	225	1900	320	30000	379
80	66	250	148	600	234	2000	322	40000	380

85	70	260	152	650	242	2200	327	50000	381
90	73	270	155	700	248	2400	331	75000	382
95	76	270	159	750	256	2600	335	100000	384

Note: "N" is population size

"S" is sample size.

Appendix VI: Introduction Letter



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Your Ref:

17 September 2013

Our Ref: G/35

TO WHOM IT MAY CONCERN

MASTERS IN MANAGEMENT STUDIES DEGREE RESEARCH

Ms. Vivienne Najjemba is a student of the Masters Degree in Management Studies of Uganda Management Institute 23rd Intake 2010/2011 specializing in Project Planning and Management, **Reg. Number 10/MMSPPM/23/092.**

The purpose of this letter is to formally request you to allow this participant to access any information in your custody/organisation, which is relevant to her research.

Her Research Topic is: ***"The Contribution of Cash Transfers on the Livelihood of Vulnerable Households in Kiboga District, Uganda"***

Gerald Karyeija (PhD)
AG. DEAN, SCHOOL OF MANAGEMENT SCIENCES